

Are you **READY** to Build Wealth?

Take a look at how you are doing on each of the following five wealth-building factors. Circle the number on each scale of 1-10, then tally up your score. To kick it up a notch, show this test to your close friends and family members for their input on your ratings.

1. Your Money Management Skill

1 = you do not know how much you owe, the balance of your accounts, or your total monthly earnings.	1	2	3	4	5	6	7	8	9	10	10 = you follow a tight system to (a) manage your income and expenses, (b) plan and budget, and (c) create a positive cash flow.

2. Your Level of Passion

1 = you hate what you currently do to earn a living and have been searching for something better for some time.	1	2	3	4	5	6	7	8	9	10	10 = you totally love what you do to earn a living; you have found your true mission in life and are compensated well.

3. Your use of Resources (time, energy and money)

1 = you have no idea how much time and energy it takes to earn your money right now and you feel your time is not really your own.	1	2	3	4	5	6	7	8	9	10	10 = you feel totally in control and at choice about how you invest your time, energy & money.

4. Your Money Decision-making Skill

1 = you have a tendency to impulse purchase, indulge in retail therapy and habitual buying; you use your credit card to buy the things you want now.	1	2	3	4	5	6	7	8	9	10	10 = you make thoughtful, deliberate choices about how to spend, save and invest your money; you are willing to save up to buy big ticket items.

5. Your Level of Responsibility for Building Your Wealth

1 = you tend to be somewhat complacent and reliant on other people to create money for you, e.g. employers, parents, government etc.	1	2	3	4	5	6	7	8	9	10	10 = you run your own business; you have systems to track, invest and grow your money; and you educate yourself to be in alignment with building wealth.

How did you score?

Your score	Recommendation
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- | | |
|---------|--|
| 0 - 16 | ☹️ You would do well to seek the support of a professional financial advisor to take full stock of your current money situation; definitely start right away by implementing systems to track your inflow and outflow of money; see if there is someone you could mentor with; educate yourself as much as possible on wealth-building skills. Stop any impulse spending, reevaluate your current work, start managing your time better and valuing yourself. If you are self-employed, make sure you are getting the proper market rate for your work. If you are an employee, are you being paid what you are worth? |
| 16 - 35 | 😊 Get the support you need for your lower scoring areas. If you haven't already, start today by creating a money management system that works for you; focus on educating yourself as much as possible; follow your passion, get as much business and marketing support as you can; and be sure to do whatever you can to upgrade your inner world. |
| 36 - 50 | 😊 Keep up the great work! Your current money habits are serving you reasonably well. Look to see what adjustments you can make in your lower scores to amplify your wealth creation. |

My score is _____ on _____ (today's date).

My target score is _____ by _____ (date).

My strongest areas are _____

The areas that need most attention, focus and improvement are

What I need to get support with is _____
